

**United States Bankruptcy Court
Western District of Tennessee**

In re Michael Carl Thomas

Debtor(s)

Case No.
Chapter

13

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) <u>Michael Carl Thomas</u>	S.S.# <u>xxx-xx-7835</u>
ADDRESS:	(W) <u>5376 Oakleaf Ave.</u> <u>Memphis, TN 38134</u>	
PLAN PAYMENT:	Debtor(s) to pay \$ <u>296.00</u>	(weekly, every two weeks, semi-monthly, monthly)
PAYROLL DEDUCTION:	<u>YES</u> <input checked="" type="checkbox"/> DIRECT PAY <input type="checkbox"/>	
PLACE OF EMPLOYMENT:	BECAUSE: FIRST PAYMENT DATE: _____	
ADMINISTRATIVE:	Wal-Mart Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.	
AUTO INSURANCE:	<input type="checkbox"/> Not included in Plan <input checked="" type="checkbox"/> Included in Plan	
CHILD SUPPORT:	Future support through Plan to _____	
PRIORITY CREDITORS:	Child support arrearage amount _____ IRS	
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).	
-NONE-	Ongoing pmt. Begin <u>N/A</u>	\$ <u>N/A</u>
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325(a){5})	Approx. arrearage <u>N/A</u>	Interest <u>N/A</u> %
Wells Fargo Dealer Services	VALUE <u>COLLATERAL</u>	RATE OF INTEREST <u>5.25</u> %
UNSECURED CREDITORS:	\$ <u>25,048.52</u>	\$ <u>476.00</u>
ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: <u>\$23,758.00</u>		
TERMINATION:	Plan shall terminate upon payment of the above, approximately <u>60</u> months.	

OTHER PROVISIONS:

Special Intentions:

First Heritage: Debtor(s) intend to avoid lien under 522(f)(1) or 522(f)(2).

World Finance Corp.: Debtor(s) intend to avoid lien under 522(f)(1) or 522(f)(2).

United Consumer Financial Services: Debtor is surrendering the Property to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed.

Rejected Leases

-NONE-:

Assumed Leases

-NONE-:

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.
FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY:

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